

```
graph TD; Manufacturer[Manufacturer 102] -- Automobile --> Customer[Customer 100]; Customer -- Purchase Price --> Manufacturer; Customer -- Insurance Premium --> Agent[Agent/Insurer 104]; Customer -- Individual Rating Information --> Agent; Customer -- Insurance Coverage --> Agent; Agent -- Individual Risk Rating --> Customer;
```

Fig. 1  
(Prior Art)

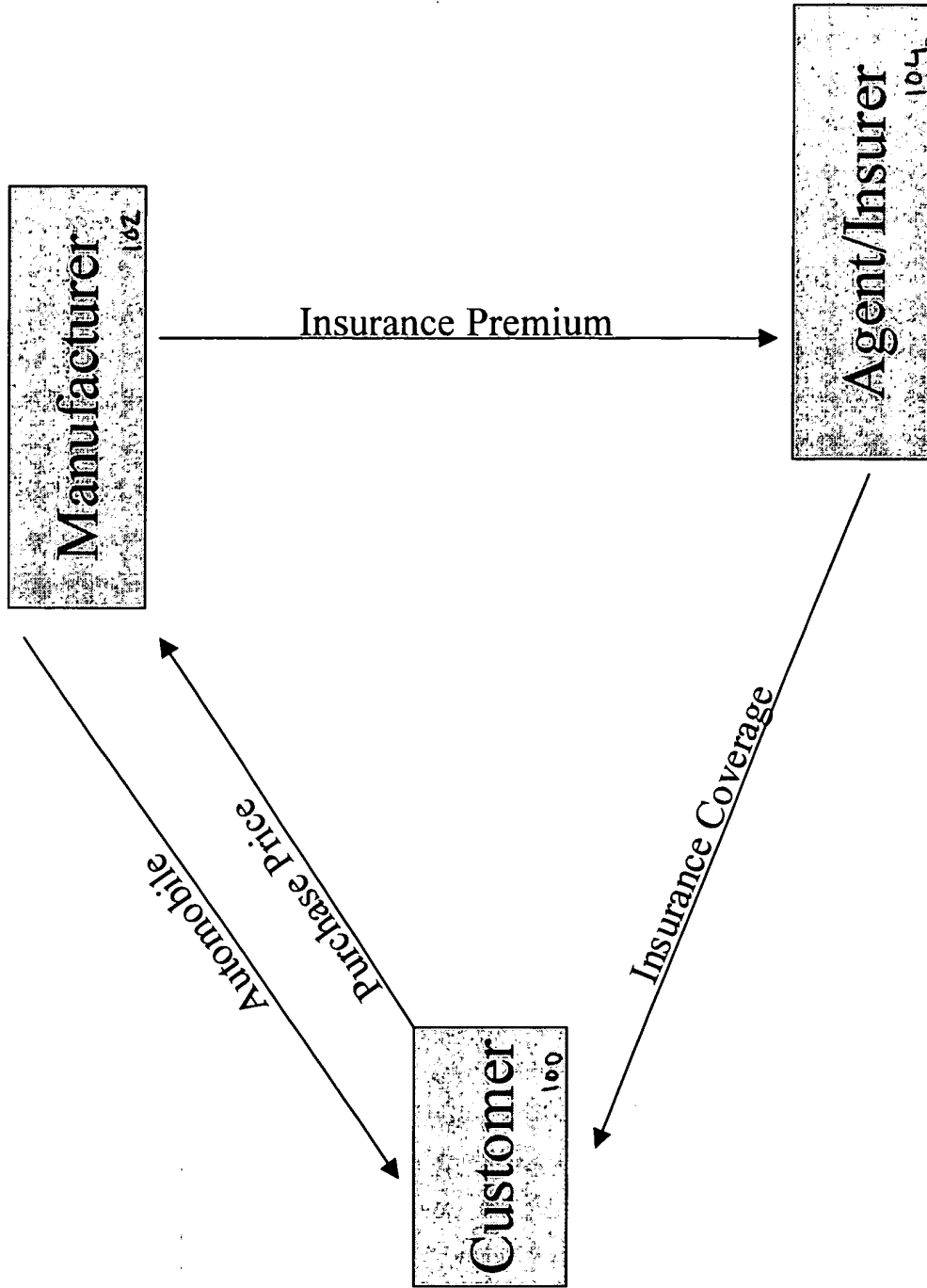


Fig. 2

MANUFACTURER SELECTS MAKE/  
MODEL OF AUTOMOBILE AND  
GEOGRAPHIC REGION IN WHICH  
TO OFFER SALES INCENTIVE

302

MANUFACTURER NEGOTIATES  
FLAT-RATE PREMIUM FOR  
INSURANCE POLICY WITH  
AFFILIATE FOR AUTOMOBILES  
SUBJECT TO THE INCENTIVE  
PROGRAM

304

MANUFACTURER NOTIFIES  
DEALERS, PROMOTES INCENTIVE  
PROGRAM

306

MANUFACTURER RECEIVES  
INDICATION OF A SALE OF  
QUALIFIED AUTOMOBILE TO BUYER  
RESIDING IN QUALIFIED  
GEOGRAPHIC REGION

308

MANUFACTURER PAYS PREMIUM  
FOR INSURANCE POLICY TO  
AFFILIATE ON BEHALF OF BUYER

310

INSURANCE COVERAGE  
CONTINUES FOR ALL DRIVERS OF  
THE VEHICLE FOR A TERM OF AT  
MOST ONE YEAR FROM THE DATE  
OF SALE

312

FIG. 3

400

RETAILER RECEIVES INDICATION  
OF MAKE AND MODEL OF  
AUTOMOBILE AND A GEOGRAPHIC  
REGION SUBJECT TO A SALES  
INCENTIVE PROVIDED BY A  
MANUFACTURER  
402

RETAILER ENTERS INTO SALES  
AGREEMENT WITH QUALIFIED  
BUYER  
404

RETAILER CONFIRMS  
QUALIFICATION OF BUYER BASED  
ON MAKE AND MODEL OF  
AUTOMOBILE AND THE  
GEOGRAPHIC AREA IN WHICH THE  
BUYER RESIDES  
406

RETAILER CONFIRMS PROVISION  
OF INSURANCE IF BUYER IS  
QUALIFIED  
408

FIG. 4

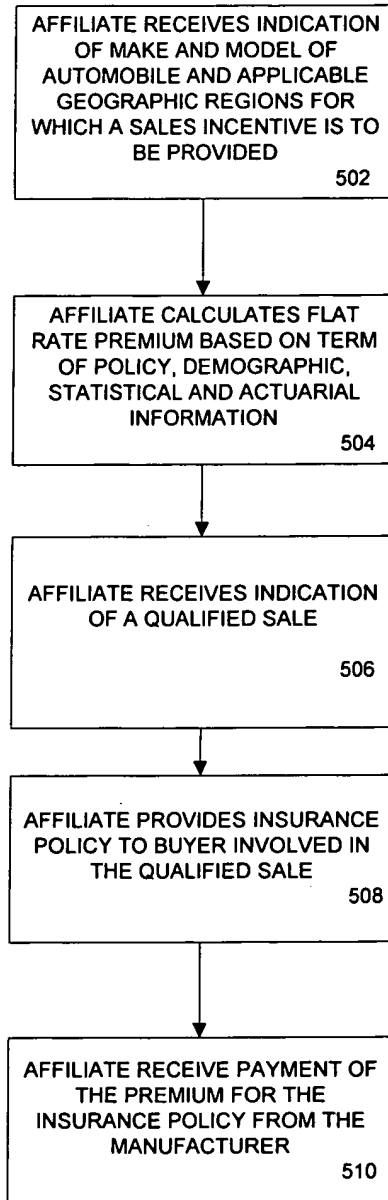


FIG. 5

600



608

700

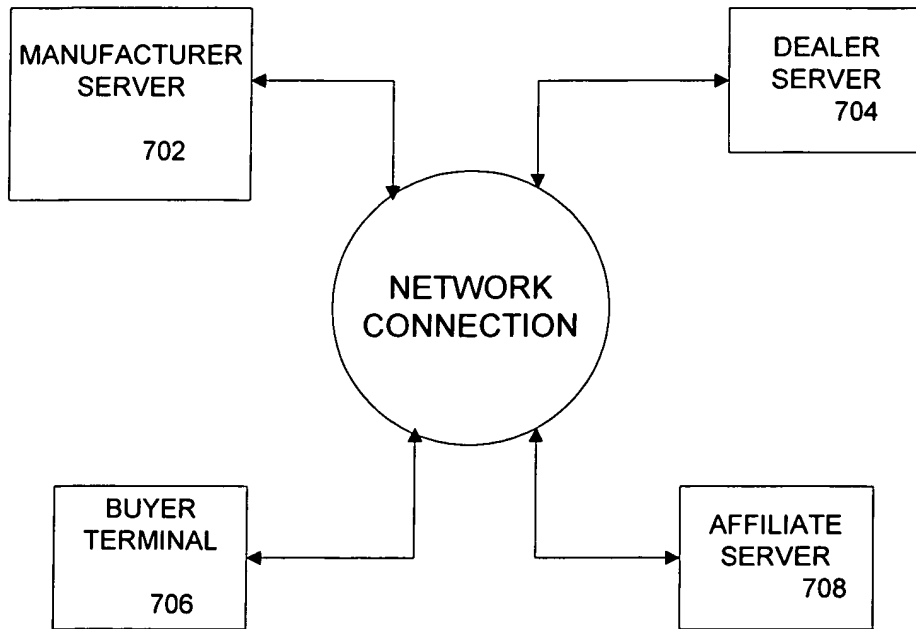


FIG. 7